Notice of Chapter 13 Bankruptcy Case United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:							
Debtor 1	Jena L Falconi	Social Security number or ITIN xxx-xx-3175					
	First Name Middle Name Last Name	EIN					
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN					
United States Ban Case number: 18	kruptcy Court for the Southern District of Mississippi i= 04610-NPO	Date case filed for chapter 13 12/3/18					

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Jena L Falconi	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	123 Susan Lane Brandon, MS 39042	
4.	Debtor's attorney Name and address	Elizabeth Johnson Spell Robert E. Moorehead Attorneys at Law, PLLC 220 West Jackson Street Ridgeland, MS 39157	Contact phone 601 956–4557
5.	Bankruptcy trustee Name and address	James L. Henley Jr. PO Box 31980 Jackson, MS 39286–1980	Contact phone 601–981–9100
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	501 East Court Street, Suite 2.300 P.O. Box 2448 Jackson, MS 39225–2448	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 601–608–4600 Date: 12/6/18

For more information, see page 2

Debtor Jena L Falconi Case number 18–04610–NPO

7	Mosting of creditors	January 22, 2010 at 09:45 AM	Location:
/.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not	January 22, 2019 at 08:15 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Thad Cochran United States Courthouse, 501 East Court Street, Suite 1.452, Jackson, MS 39201
	required to do so. Debtors must provide original picture identification and proof of		
	social security number to the trustee at the meeting.		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 3/25/19
		Deadline for all creditors to file a proof of claim (except governmental units)	n: Filing deadline: 2/11/19
		Deadline for governmental units to file a proof claim:	of Filing deadline: 6/3/19
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not be paid on your claim. To be paid, you must file a proof of that the debtor filed. Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not file a proof of claim by the deadline, you might of claim even if your claim is listed in the schedules of whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	Filing of plan	Miss. Bankr. L.R. 3015–1(d) requires the debtor to serve a counter the US Trustee, and all creditors. The plan may contain a mo avoid lien. Any objection to the plan or to any motion contains of Court on or before March 18, 2019. Objections will be hea Cochran United States Courthouse, Bankruptcy Courtroom 4 unless otherwise ordered by the court. If no objection is timely hearing.	otion for valuation of security and/or a motion to ed therein <u>shall be in writing and filed with the Clerk</u> and on March 25, 2019 at 10:00 AM in the Thad acc, 501 East Court Street, Jackson, MS 39201,
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	ldress, you may file a motion asking the court to ar with United States bankruptcy law if you have
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and deb according to a plan. A plan is not effective unless the court or plan and appear at the confirmation hearing. A copy of the p the confirmation hearing is not indicated on this notice, you we debtor will remain in possession of the property and may cor court orders otherwise.	confirms it. You may object to confirmation of the olan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
12	. Exempt property	The law allows debtors to keep certain property as exempt. If distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claime	hter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of However, unless the court orders otherwise, the debts will not are made. A discharge means that creditors may never try to as provided in the plan. If you want to have a particular debt 523(a)(2) or (4), you must file a complaint and pay the filing if you believe that the debtors are not entitled to a discharge you must file a motion. The bankruptcy clerk's office must recexemptions in line 8.	ot be discharged until all payments under the plan of collect the debt from the debtors personally except excepted from discharge under 11 U.S.C. § fee in the bankruptcy clerk's office by the deadline, of any of their debts under 11 U.S.C. § 1328(f),